

Debtor 1 **Edward Ryan Church**
First Name Middle Name Last Name

Case number (if know) **1-18-10683**

2.1
1 **George Pittas**
Creditor's Name

4654 Brompton Dr
Buffalo, NY 14219
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$76,404.00

Unknown

Unknown

Confession of Judgment -Erie County

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☒ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset) **Judgment filed at Erie Cty Clerk 11/17/16**

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **11/17/2016**

Last 4 digits of account number

2.1
2 **George Pittas**
Creditor's Name

4654 Brompton Dr
Buffalo, NY 14219
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$71,615.00

Unknown

Unknown

Confession of Judgment-Erie County

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☒ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset) **Confession of Judgment filed Erie Couty Clerk 2/10/2017**

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **2/10/2017**

Last 4 digits of account number

2.1
3 **IRS**
Creditor's Name
Insolvency Group 1
Niagara Center, 2nd
Floor
130 South Elmwood
Buffalo, NY 14202
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$72,491.78

\$0.00

\$0.00

Secured by Multiple Properties and cash collateral-Erie County and Cattaraugus

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☒ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Debtor 1 **Edward Ryan Church**

First Name

Middle Name

Last Name

Case number (if know)

1-18-10683**5-9-2018****Proof of
Claim**

Date debt was incurred

Last 4 digits of account number

P. of Claim**2.1
4 Manufacturers and
Traders Trust Company**

Creditor's Name

**c/o anthony R. Hanley,
Esq.
5701 west Genesee
Street
Camillus, NY 13031**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**195 Long Point Dr. Machias, NY
14086 Cattaraugus County
Water Front Property**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)**\$54,045.00****\$94,200.00****\$0.00**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt**P. of Claim**Date debt was incurred **2017**Last 4 digits of account number **4998****2.1
5 Mr. Cooper**

Creditor's Name

**8950 Cypress Waters
Blvd.
Coppell, TX 75019**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**242 Broad Bay Circle Machias, NY
14101 Cattaraugus County
Water Front Property -- To be sold
by debtor to fund plan**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)**\$4,667.00****\$116,837.00****\$0.00**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt**Proof of**Date debt was incurred **Claim 2018**Last 4 digits of account number **7828****2.1
6 Richard Young**

Creditor's Name

**1 Packway
Lancaster, NY 14086**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

Inherited money from Estate of N. Joyce Amount Unknown. Upon information and belief: exact amount is yet TBD and funds are held in escrow by attorney; and Mr. Richard Young has a secured interest in the amount of \$16,500.

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated**\$16,500.00****\$0.00****\$16,500.00**

Debtor 1 **Edward Ryan Church**
First Name Middle Name Last Name

Case number (if know) **1-18-10683**

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred **July 2017**

Last 4 digits of account number

2.1
7

Seterus, Inc.

Creditor's Name

**Gross Polowy, LLC
1775 Wehrle Drive, Suite
100
Buffalo, NY 14221-7093**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$71,139.00

\$125,000.00

\$0.00

**15 Anna Drive Lancaster, NY 14086
Property has been referred for
foreclosure**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Nature of lien. Check all that apply.
☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$1,039,484.07

If this is the last page of your form, add the dollar value totals from all pages.
Write that number here:

\$1,039,484.07

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐

Name, Number, Street, City, State & Zip Code

**Alden State Bank
Steven J. Woodard, VP
13216 Broadway, PO Box 238
Alden, NY 14004-0238**

On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number

☐

Name, Number, Street, City, State & Zip Code

**Citizen One Home Loans
P.O. Box 42111
Providence, RI 02940-2111**

On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number

☐

Name, Number, Street, City, State & Zip Code

**Citizens One Home Loans
10561 Telegraph Road
Glen Allen, VA 23059**

On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number

Debtor 1 **Edward Ryan Church**
First Name Middle Name Last Name

Case number (if know) **1-18-10683**

☐ Name, Number, Street, City, State & Zip Code
Cooper Erving & Savage LLP
39 North Pear St.
Albany, NY 12207-2797

On which line in Part 1 did you enter the creditor? 2.4

Last 4 digits of account number ____

☐ Name, Number, Street, City, State & Zip Code
Erie County Sheriff's Office
Attn: Deputy Daniel Zlotek
Civil Enforcement Division
134 W. Eagle Street., 4th Floor
Buffalo, NY 14202

On which line in Part 1 did you enter the creditor? 2.1

Last 4 digits of account number ____

☐ Name, Number, Street, City, State & Zip Code
Jack O'Neill
2952 Seneca Street
Buffalo, NY 14224

On which line in Part 1 did you enter the creditor? 2.1

Last 4 digits of account number ____

☐ Name, Number, Street, City, State & Zip Code
Law offices of Jennifer Hurley
390 Elmwood Avenue
Buffalo, NY 14222

On which line in Part 1 did you enter the creditor? 2.1

Last 4 digits of account number ____

☐ Name, Number, Street, City, State & Zip Code
M & T Bank
475 Cross Point Pkwy
Getzville, NY 14068

On which line in Part 1 did you enter the creditor? 2.14

Last 4 digits of account number ____

☐ Name, Number, Street, City, State & Zip Code
Manufacturers and Traders Trust Company
P. O. Box 619063
Dallas, TX 75261-9063

On which line in Part 1 did you enter the creditor? 2.14

Last 4 digits of account number ____

☐ Name, Number, Street, City, State & Zip Code
Nationstar Mortgage LLC d/b/a Mr. Cooper
PO Box 619096
Dallas, TX 75261-9741

On which line in Part 1 did you enter the creditor? 2.15

Last 4 digits of account number ____

☐ Name, Number, Street, City, State & Zip Code
Seterus
PO Box
Hartford, CT 06143-1077

On which line in Part 1 did you enter the creditor? 2.17

Last 4 digits of account number ____

Fill in this information to identify your case:

Debtor 1 **Edward Ryan Church**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF NEW YORK**

Case number **1-18-10683**
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount	
2.1	IRS Priority Creditor's Name Insolvency Group 1 Niagara Center, 2nd Floor 130 South Elmwood Buffalo, NY 14202 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ Taxes owed	P. of Claim 5-9-2018 Proof of Claim \$10,703.00	\$10,703.00	\$0.00

2.2**NYS Dep't of Taxation & Finance**

Priority Creditor's Name

77 Broadway**Suite 112****Buffalo, NY 14203-1670**

Number Street City State Zip Code

Last 4 digits of account number

Unknown**\$0.00****\$0.00**When was the debt incurred? **2015,2016,2017 Income taxes-nominal**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of PRIORITY unsecured claim:

☐ Domestic support obligations☒ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were intoxicated☐ Other. Specify**IT 201 State Income taxes**

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.☒ Yes.**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1**Bank of America**

Nonpriority Creditor's Name

P.O. Box 15019**Wilmington, DE 19886**

Number Street City State Zip Code

Last 4 digits of account number

7809**\$14,379.00**

When was the debt incurred?

10/17

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit card**

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

4.2

Cavalry SPV I, LLC

Nonpriority Creditor's Name

**500 Summit Lake Drive, Ste 400
Valhalla, NY 10595-1340**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

P.of Claim**\$1,290.00**

When was the debt incurred?

Proof of Claim 2017

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Proof of Claim 2017 (synchrony Bank)**

4.3

Charles Horning

Nonpriority Creditor's Name

**266 Main Street
Arcade, NY 14009**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$9,000.00

When was the debt incurred?

11/14/2016

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify**266 Main Street Arcade, NY 14009
Wyoming County
Historic Arcade Hotel -50% owned by
Debtor, remaining 50% owned by Debtor's
Friend, Charles Horning. Debtor receives
no income from this property; Property is
held for investment only.**

4.4

Citi

Nonpriority Creditor's Name

**PO Box 790040
Saint Louis, MO 63179**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

8546**\$8,187.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit card**

4.5

IRS

Nonpriority Creditor's Name
**Insolvency Group 1
Niagara Center, 2nd Floor
130 South Elmwood
Buffalo, NY 14202**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

P. of Claim**\$409.00**

When was the debt incurred?

5-9-2018 Proof of Claim

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Taxes owed**

4.6

Key Bank

Nonpriority Creditor's Name
**4910 Tiedeman Road
Cleveland, OH 44144**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

P. of Claim**\$52,202.95**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Proof of Claim 2018 Credit Card**

4.7

National Fuel

Nonpriority Creditor's Name
**PO Box 4103
Buffalo, NY 14264**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

7601**\$1,641.00**

When was the debt incurred?

2017-2018

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Utility bill for restaurant**

4.8

Portfolio Recovery Associates LLC

Nonpriority Creditor's Name

PO Box 41067**Norfolk, VA 23541-1067**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

P. of Claim**\$1,342.42**

When was the debt incurred?

2018

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Proof of Claim 2018 Capital One Bank Credit Card**

4.9

Roger Hoffman

Nonpriority Creditor's Name

139 Sawyer Ave**Depew, NY 14043**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

2018**\$5,000.00**

When was the debt incurred?

P. of Claim 2018

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **50 Central Ave Lancaster, NY (Restaurant); this property is the subject of a lease providing an option to tenant to rent to own for a purchase price of \$475,000. Mortgage not filed**4.1
0**Synchrony Bank c/o PRA
Receivables Manag**

Nonpriority Creditor's Name

PO Box 41021**Norfolk, VA 23541-1021**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

P. of Claim**\$1,994.00**

When was the debt incurred?

10/2016

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Proof of Claim 2018 Sam's Club (Midland Funding)****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Midland Credit Management
P O Box 2011
Warren, MI 48090

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.10** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.10** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Sherman Originator III LLC
c/o Resurgent Capital
PO Box 10497
Greenville, SC 29603

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.4** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>10,703.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>10,703.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>95,445.37</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>95,445.37</u>

Fill in this information to identify your case:

Debtor 1	Edward Ryan Church		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NEW YORK		
Case number (if known)	1-18-10683		

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1 **Skoob's Village Grill Inc.**
Lori Skubis
Buffalo, NY 14219

66 month lease for restuarant building with option to renew and/or purchase. Rent is \$3,800 per month commencing on the issuance of a liquor license, anticipated approximately June 1, 2018 to the Tenant.

Fill in this information to identify your case:

Debtor 1	Edward Ryan Church		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NEW YORK		
Case number (if known)	1-18-10683		

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1 R.E.L.B. Inc.
50 Central Avenue
Lancaster, NY 14086

☒ Schedule D, line 2.11
☐ Schedule E/F, line _____
☐ Schedule G _____
George Pittas

3.2 R.E.L.B. Inc.
50 Central Avenue
Lancaster, NY 14086

☒ Schedule D, line 2.1
☐ Schedule E/F, line _____
☐ Schedule G _____
235 Carter Street LLC

3.3 R.E.L.B. Inc.
50 Central Avenue
Lancaster, NY 14086

☒ Schedule D, line 2.12
☐ Schedule E/F, line _____
☐ Schedule G _____
George Pittas

Fill in this information to identify your case:

Debtor 1 Edward Ryan Church

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: WESTERN DISTRICT OF NEW YORK

Case number 1-18-10683
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies.	Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	<u>Job1) Bartender/Server 2) retail</u>	
	Employer's name	<u>Job1) Applebees Restaurant 2) Wild Horse</u>	
	Employer's address	<u>Job1) TLC West LLC 2) 9648 Transit Rd. Ste 600 East Amherst NY</u>	
	How long employed there?	<u>began Job 1) 5/2018 2) 5/2018</u>	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>2,347.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>2,347.00</u>	\$ <u>N/A</u>

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 2,347.00	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 419.00	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 0.00	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify:	5h.+ \$ 0.00	\$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 419.00	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 1,928.00	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 1,142.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify: state and federal tax refunds	8h.+ \$ 4.00	\$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,146.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,074.00 + \$ N/A	= \$ 3,074.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 3,074.00	Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☐ No.☒ Yes. Explain:

NOT noted above: Debtor closed his restaurant business in April 2018 and also in April 2018 leased the property to Skoobs Village Grill Inc. The lease payments are currently held in escrow by the tenant's attorney. Mark Aquino, until an order of the Bankruptcy Court permits distribution. The amount of monthly income may be subject to a claim by the Brother's Trust, co-owner of the property. Tenant pays all the post-petition real property taxes.

The above net business income reflects income from Debtor's anticipated real estate agent commissions and rental income. A separate Income and Expense schedule for each business and property (other than residence and time share) is attached.

Debtor began employment at Applebees restaurant (shown above) on 5/1/18 and also began a second part-time job at retail liquor store (also shown above) in May 2018. Income from both jobs are noted in wages above.

Fill in this information to identify your case:

Debtor 1 Edward Ryan Church

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF NEW YORK

Case number 1-18-10683
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ 400.00

4b. \$ 200.00

4c. \$ 0.00

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	180.00
6b. Water, sewer, garbage collection	6b. \$	20.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	200.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	150.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	0.00
10. Personal care products and services	10. \$	50.00
11. Medical and dental expenses	11. \$	15.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	120.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	25.00
14. Charitable contributions and religious donations	14. \$	20.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	150.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
16. \$		0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		
18. \$		0.00
19. Other payments you make to support others who do not live with you.		
19. \$		0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: Time Share maintenance fee	21. +\$	50.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	1,580.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	1,580.00
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,074.00
23b. Copy your monthly expenses from line 22c above.	23b. -\$	1,580.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	1,494.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here: _____

**United States Bankruptcy Court
Western District of New York**

In re Edward Ryan Church

Debtor(s)

Case No. 1-18-10683
Chapter 13

BUSINESS INCOME AND EXPENSES Real Estate Broker 1099 Income

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 7027

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income \$ 2500

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor) \$ 0.00

4. Payroll Taxes 0.00

5. Unemployment Taxes 0.00

6. Worker's Compensation 0.00

7. Property Taxes 0

8. Inventory Purchases (Including raw materials) 0.00

9. Purchase of Feed/Fertilizer/Seed/Spray 0.00

10. Rent (Other than debtor's principal residence) 0.00

11. Utilities 75

12. Office Expenses and Supplies 39

13. Repairs and Maintenance 0

14. Vehicle Expenses 412

15. Travel and Entertainment 32

16. Equipment Rental and Leases 0.00

17. Legal/Accounting/Other Professional Fees 0

18. Insurance 0

Mortgage Payment

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

DESCRIPTION

TOTAL

21. Other (Specify): Miscellaneous

Advertising (46), Board Dues & Licenses (72), Training (9), Bus. Gifts (28) Tolls (3) = 158

22. Total Monthly Expenses (Add items 3-21) \$ 716

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) \$ 1784

Note: Debtor has 30 years of real estate sales experience. With the closing of his restaurant business in April 2018, Debtor now has more time to devote to his real estate practice and anticipates the average monthly income once the "pipeline" of business builds up in the next 4-6 months.

**United States Bankruptcy Court
Western District of New York**

In re Edward Ryan Church

Debtor(s)

Case No. 1-18-10683
Chapter 13

BUSINESS INCOME AND EXPENSES Rental - 50 Central Ave Lancaster

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 0

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income \$ 3800

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ <u>0.00</u>
4. Payroll Taxes	<u>0.00</u>
5. Unemployment Taxes	<u>0.00</u>
6. Worker's Compensation	<u>0.00</u>
7. Property Taxes per proof of claim	<u>0.00</u>
8. Inventory Purchases (Including raw materials)	<u>0.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray	<u>0.00</u>
10. Rent (Other than debtor's principal residence)	<u>0.00</u>
11. Utilities	<u>0.00</u>
12. Office Expenses and Supplies	<u>0.00</u>
13. Repairs and Maintenance	<u>0.00</u>
14. Vehicle Expenses	<u>0.00</u>
15. Travel and Entertainment	<u>0.00</u>
16. Equipment Rental and Leases	<u>0.00</u>
17. Legal/Accounting/Other Professional Fees	<u>0.00</u>
18. Insurance -	<u>150</u>
19. Employee Benefits (e.g., pension, medical, etc.)	<u>0.00</u>
20. (mortgage paid out of plan)	

DESCRIPTION

TOTAL

21. Other (Specify): Miscellaneous

DESCRIPTION

TOTAL

22. Total Monthly Expenses (Add items 3-21) \$ 150

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) \$ 3650

Debtor has lease agreement for \$3,800 monthly however the income has not been included in Debtor's income at this time because property is jointly owned by the Debtor and the Trust entity of Debtor's Brother and Sister-in-law. The lease income is subject to a percentage claim by the Trust and the exact amount is pending at this time. For this reason the income has not been included on the Debtor's Schedule I.